

## Certificate of Notice Page 1 of 4

United States Bankruptcy Court  
Eastern District of PennsylvaniaIn re:  
Sarah Louise Velez  
Daniel Enrique Velez  
DebtorsCase No. 20-11072-jkf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2

User: Keith  
Form ID: 309IPage 1 of 2  
Total Noticed: 23

Date Rcvd: May 15, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 17, 2020.

db/jdb +Sarah Louise Velez, Daniel Enrique Velez, 75 North Franklin Street,  
Pottstown, PA 19464-5657  
tr +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,  
Reading, PA 19606-2265  
14476204 +Michael D. Vagnoni, Esquire, Obermeyer Rebman Maxwell & Hippel, LLP,  
Centre Square West, Suite 3400, 1500 Market Street, Philadelphia, PA 19102-2100  
14476200 +Montgomery County Tax Claim Bureau, 1 Montgomery Plaza, Suite 610,  
Norristown PA 19401-4855  
14476201 +PECO - Bankruptcy Group, 2301 Market St, Philadelphia PA 19103-1338  
14476203 +Portnoff Law Associates LTD., 2700 Horizon Drive, Suite 100,  
King of Prussia PA 19406-2726  
14476202 +Pottstown Tax Office, 100 East High Street, Pottstown, PA 19464-5438  
14489303 +Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: mmcfarlin@rrslegal.com May 16 2020 02:50:52 MICHAEL RAYBURN MCFARLIN,  
Roland Rick Stock, LLC, 933 N. Charlotte Street, Suite 3B, Pottstown, PA 19464  
smg E-mail/Text: megan.harper@phila.gov May 16 2020 02:51:19 City of Philadelphia,  
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
Philadelphia, PA 19102-1595  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 16 2020 02:51:06  
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946  
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 16 2020 02:51:15 U.S. Attorney Office,  
c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov May 16 2020 02:51:10 United States Trustee,  
Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908  
14476313 E-mail/PDF: resurgentbknotifications@resurgent.com May 16 2020 02:55:59  
Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
14473199 +E-mail/Text: bankruptcy@cavps.com May 16 2020 02:51:13 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
14476198 +E-mail/PDF: creditonebknotifications@resurgent.com May 16 2020 02:55:57 Credit One Visa,  
6801 S. Cimarron Rd, Las Vegas, NV 89113-2273  
14476199 E-mail/PDF: DellBKNNotifications@resurgent.com May 16 2020 02:55:58 Dell Financial Services,  
P.O. Box 80409, Austin, TX 78708-0409  
14490613 +EDI: AIS.COM May 16 2020 06:48:00 Directv, LLC, by American InfoSource as agent,  
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
14476315 E-mail/PDF: resurgentbknotifications@resurgent.com May 16 2020 02:55:59 LVNV Funding, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
14491555 EDI: PRA.COM May 16 2020 06:48:00 Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk VA 23541  
14476205 EDI: WFFC.COM May 16 2020 06:48:00 Wells Fargo Bank N.A., P.O. Box 6995,  
Portland OR 97228-6995  
14476206 EDI: WFFC.COM May 16 2020 06:48:00 Wells Fargo Dealer Services, P.O. Box 168048,  
MAC T9017-026, Irving TX 75016-8048  
14476207 +EDI: WFFC.COM May 16 2020 06:48:00 Wells Fargo Dealer Services, P.O. Box 29704,  
Phoenix, AZ 85038-9704

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,  
Reading, PA 19606-2265  
14499127\* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,  
PO Box 10390, Greenville, SC 29603-0390)

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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Form ID: 309I

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 17, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 15, 2020 at the address(es) listed below:

MICHAEL RAYBURN MCFARLIN on behalf of Joint Debtor Daniel Enrique Velez mmcfarlin@rrslegal.com  
MICHAEL RAYBURN MCFARLIN on behalf of Debtor Sarah Louise Velez mmcfarlin@rrslegal.com  
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com  
SCOTT F. WATERMAN (Chapter 13) on behalf of Trustee SCOTT F. WATERMAN (Chapter 13)  
ECFMail@ReadingCh13.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**Information to identify the case:**

|                                 |                                  |  |
|---------------------------------|----------------------------------|--|
| Debtor 1                        | Sarah Louise Velez               | Social Security number or ITIN xxx-xx-0853 |
|                                 | First Name Middle Name Last Name | EIN -----                                  |
| Debtor 2<br>(Spouse, if filing) | Daniel Enrique Velez             | Social Security number or ITIN xxx-xx-0622 |
|                                 | First Name Middle Name Last Name | EIN -----                                  |
| United States Bankruptcy Court  | Eastern District of Pennsylvania | Date case filed for chapter 13 2/21/20     |
| Case number:                    | 20-11072-jkf                     |  |

Official Form 309I

**Notice of Chapter 13 Bankruptcy Case**

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

|   | About Debtor 1:  | About Debtor 2:   |
|---|--|---|
| 1. Debtor's full name   | Sarah Louise Velez   | Daniel Enrique Velez  |
| 2. All other names used in the last 8 years   |  |   |
| 3. Address  | 75 North Franklin Street<br>Pottstown, PA 19464  | 75 North Franklin Street<br>Pottstown, PA 19464   |
| 4. Debtor's attorney<br>Name and address  | MICHAEL RAYBURN MCFARLIN<br>Roland Rick Stock, LLC<br>933 N. Charlotte Street<br>Suite 3B<br>Pottstown, PA 19464 | Contact phone 610 850 9036<br><br>Email: mmcfarlin@rrslegal.com   |
| 5. Bankruptcy trustee<br>Name and address   | SCOTT F. WATERMAN (Chapter 13)<br>Chapter 13 Trustee<br>2901 St. Lawrence Ave.<br>Suite 100<br>Reading, PA 19606 | Contact phone (610) 779-1313<br><br>Email: ECFMail@ReadingCh13.com  |
| 6. Bankruptcy clerk's office<br>Documents in this case may be filed at this address.<br>You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . | 900 Market Street<br>Suite 400<br>Philadelphia, PA 19107   | Hours open:<br>Philadelphia Office -- 8:30 A.M. to 5:00 P.M.;<br>Reading Office -- 8:00 A.M. to 4:30 P.M.<br><br>Contact phone (215)408-2800<br><br>Date: 5/15/20 |

**For more information, see page 2**

|  |  |  |
|--|--|--|
| <b>7. Meeting of creditors</b>   | <b>June 12, 2020 at 10:00 AM</b>   | <b>Location:</b><br>The Mtg of Creditors will be conducted, via video conference. All interested, parties shall contact the Trustee, for connection details. |
| Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. | The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  |  |
| <b>8. Deadlines</b>  | <b>Deadline to file a complaint to challenge dischargeability of certain debts:</b><br><b>You must file:</b> <ul style="list-style-type: none"><li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li><li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b><br><b>Deadline for governmental units to file a proof of claim:</b>  | <b>Filing deadline:</b> 8/11/20<br><b>Filing deadline:</b> 7/7/20<br><b>Filing deadline:</b> 8/19/20   |
|  | <b>Deadlines for filing proof of claim:</b><br>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.<br>If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.<br>Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. |  |
| <b>9. Filing of plan</b>   | <b>Deadline to object to exemptions:</b><br>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  | <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors   |
| <b>10. Creditors with a foreign address</b>  | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.   |  |
| <b>11. Filing a chapter 13 bankruptcy case</b>   | Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.   |  |
| <b>12. Exempt property</b>   | The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.  |  |
| <b>13. Discharge of debts</b>  | Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.   |  |